



THE FOLLOWING TABLE PRESENTS INCOME LIMITS BY FAMILY SIZE AND BY PERCENTAGES OF THE MEDIAN INCOME ESTABLISHED BY HUD. THESE INCOME LIMITS SERVE AS GUIDELINES TO ESTABLISH SALES/RENTAL PREFERENCES.

				LIMI7	S BY FAMILY S	IZE			
MEDIA	<u>AN</u>	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	<u>6 PERSON</u>	7 PERSON	8 PERSON
Adjustn	nents	<u>0.7000</u>	<u>0.8000</u>	<u>0.9000</u>	<u>1.0000</u>	<u>1.0800</u>	<u>1.1600</u>	<u>1.2400</u>	<u>1.3200</u>
for fami	ily size								
	10%	\$4,840	\$5,530	\$6,220	\$6,910	\$7,470	\$8,020	\$8,570	\$9,130
	20%	\$9,680	\$11,060	\$12,440	\$13,820	\$14,940	\$16,040	\$17,140	\$18,260
	30%	\$14,550	\$16,600	\$18,700	\$20,750	\$22,450	\$24,100	\$25,750	\$27,400
	40%	\$19,360	\$22,120	\$24,880	\$27,640	\$29,880	\$32,080	\$34,280	\$36,520
a)	50%	\$24,200	\$27,650	\$31,100	\$34,550	\$37,350	\$40,100	\$42,850	\$45,650
Ĕ	60%	\$29,040	\$33,180	\$37,320	\$41,460	\$44,820	\$48,120	\$51,420	\$54,780
Income	70%	\$33,880	\$38,710	\$43,540	\$48,370	\$52,290	\$56,140	\$59,990	\$63,910
o =	80%	\$38,750	\$44,250	\$49,800	\$55,300	\$59,750	\$64,150	\$68,600	\$73,000
%	90%	\$43,560	\$49,770	\$55,980	\$62,190	\$67,230	\$72,180	\$77,130	\$82,170
0	100%	\$46,690	\$53,360	\$60,030	\$66,700	\$72,040	\$77,370	\$82,710	\$88,040
	110%	\$51,360	\$58,700	\$66,030	\$73,370	\$79,240	\$85,110	\$90,980	\$96,850
	120%	\$56,030	\$64,030	\$72,040	\$80,040	\$86,440	\$92,850	\$99,250	\$105,650
	130%	\$60,700	\$69,370	\$78,040	\$86,710	\$93,650	\$100,580	\$107,520	\$114,460
	140%	\$65,370	\$74,700	\$84,040	\$93,380	\$100,850	\$108,320	\$115,790	\$123,260

HUD determines the median, very low (50%), and low (80%) income limits. Adjustments are made by HUD for areas with unusually high or low family income or housing cost to income relationships. Pursuant to rules for the Low Income Housing Tax Credit Program, the 60% income limit is calculated as 120% (60/50) of the very low income limit for each family size. The income limits for other income groups of less than 80% are calculated in the same way. The remaining income limits are calculated as a percentage of the median income for a family of four (the base) with adjustments for family size (i.e., income for a 3-person family is 90% of the base, income for a 2-person family is 80% of the base, etc.).

2010

Affordable rents are based on 30% of income (including utilities)**

<u>Area</u>	\$ 66,700	<u>Studio</u>	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
HAWAII						
30% of Median		\$363	\$389	\$467	\$540	\$602
50% of Median		\$605	\$648	\$777	\$898	\$1,002
60% of Median		\$726	\$777	\$933	\$1,078	\$1,203
80% of Median		\$968	\$1,037	\$1,245	\$1,438	\$1,603
100% of Median		\$1,167	\$1,250	\$1,500	\$1,734	\$1,934
120% of Median		\$1,400	\$1,500	\$1,801	\$2,081	\$2,321
140% of Median		\$1,634	\$1,750	\$2,101	\$2,427	\$2,708

^{*}Please note that are market rents may be lower than these rent guidelines.

Based on 2010 median income established by HUD.

^{**}Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.



COUNTY:	HAWAII	FAMILY SIZE:	1 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$24,200	\$29,040	\$33,880	\$38,750	\$43,560	\$46,690	\$51,360	\$56,030	\$60,700	\$65,370
4.45%	\$118,000	\$141,600	\$165,200	\$188,900	\$212,400	\$227,700	\$250,400	\$273,200	\$296,000	\$318,700
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$124,500	\$149,400	\$174,300	\$199,400	\$224,100	\$240,200	\$264,200	\$288,300	\$312,300	\$336,300
4.25%	\$120,800	\$145,000	\$169,200	\$193,500	\$217,500	\$233,100	\$256,400	\$279,700	\$303,100	\$326,400
4.50%	\$117,300	\$140,800	\$164,200	\$187,800	\$211,200	\$226,300	\$249,000	\$271,600	\$294,200	\$316,900
4.75%	\$113,900	\$136,700	\$159,500	\$182,500	\$205,100	\$219,800	\$241,800	\$263,800	\$285,800	\$307,800
5.00%	\$110,700	\$132,900	\$155,000	\$177,300	\$199,300	\$213,600	\$235,000	\$256,400	\$277,700	\$299,100
5.25%	\$107,600	\$129,200	\$150,700	\$172,400	\$193,800	\$207,700	\$228,400	\$249,200	\$270,000	\$290,800
5.50%	\$104,700	\$125,600	\$146,600	\$167,600	\$188,400	\$202,000	\$222,200	\$242,400	\$262,600	\$282,800
5.75%	\$101,900	\$122,200	\$142,600	\$163,100	\$183,300	\$196,500	\$216,200	\$235,800	\$255,500	\$275,100
6.00%	\$99,100	\$119,000	\$138,800	\$158,700	\$178,400	\$191,300	\$210,400	\$229,500	\$248,700	\$267,800
6.25%	\$96,500	\$115,800	\$135,100	\$154,600	\$173,800	\$186,200	\$204,900	\$223,500	\$242,100	\$260,800
6.50%	\$94,000	\$112,800	\$131,700	\$150,600	\$169,300	\$181,400	\$199,600	\$217,700	\$235,900	\$254,000
6.75%	\$91,600	\$110,000	\$128,300	\$146,700	\$165,000	\$176,800	\$194,500	\$212,200	\$229,900	\$247,500
7.00%	\$89,300	\$107,200	\$125,100	\$143,100	\$160,800	\$172,400	\$189,600	\$206,800	\$224,100	\$241,300
7.25%	\$87,100	\$104,600	\$122,000	\$139,500	\$156,800	\$168,100	\$184,900	\$201,700	\$218,500	\$235,400
7.50%	\$85,000	\$102,000	\$119,000	\$136,100	\$153,000	\$164,000	\$180,400	\$196,800	\$213,200	\$229,600

1. Based on **2010** medium income established by HUD for various family sizes. Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing cost. Most income limits are proportionately based on very low-income limits. Thus, the four-person income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: **30 years**

3. Housing Expense of: 28.00%



COUNTY:	HAWAII	FAMILY SIZE:	2 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$27,650	\$33,180	\$38,710	\$44,250	\$49,770	\$53,360	\$58,700	\$64,030	\$69,370	\$74,700
4.45%	\$134,800	\$161,800	\$188,800	\$215,800	\$242,700	\$260,200	\$286,200	\$312,200	\$338,200	\$364,200
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$142,200	\$170,700	\$199,100	\$227,700	\$256,000	\$274,500	\$302,000	\$329,400	\$356,900	\$384,300
4.25%	\$138,000	\$165,700	\$193,300	\$220,900	\$248,500	\$266,400	\$293,100	\$319,700	\$346,300	\$373,000
4.50%	\$134,000	\$160,800	\$187,600	\$214,500	\$241,300	\$258,700	\$284,500	\$310,400	\$336,300	\$362,100
4.75%	\$130,200	\$156,200	\$182,300	\$208,300	\$234,300	\$251,200	\$276,400	\$301,500	\$326,600	\$351,700
5.00%	\$126,500	\$151,800	\$177,100	\$202,500	\$227,700	\$244,100	\$268,600	\$293,000	\$317,400	\$341,800
5.25%	\$123,000	\$147,600	\$172,200	\$196,800	\$221,400	\$237,300	\$261,100	\$284,800	\$308,600	\$332,300
5.50%	\$119,600	\$143,500	\$167,500	\$191,400	\$215,300	\$230,800	\$253,900	\$277,000	\$300,100	\$323,100
5.75%	\$116,400	\$139,600	\$162,900	\$186,200	\$209,500	\$224,600	\$247,100	\$269,500	\$292,000	\$314,400
6.00%	\$113,300	\$135,900	\$158,600	\$181,300	\$203,900	\$218,600	\$240,500	\$262,300	\$284,200	\$306,000
6.25%	\$110,300	\$132,400	\$154,400	\$176,500	\$198,500	\$212,900	\$234,200	\$255,400	\$276,700	\$298,000
6.50%	\$107,400	\$128,900	\$150,400	\$172,000	\$193,400	\$207,400	\$228,100	\$248,800	\$269,600	\$290,300
6.75%	\$104,700	\$125,600	\$146,600	\$167,600	\$188,500	\$202,100	\$222,300	\$242,500	\$262,700	\$282,900
7.00%	\$102,100	\$122,500	\$142,900	\$163,400	\$183,700	\$197,000	\$216,700	\$236,400	\$256,100	\$275,800
7.25%	\$99,600	\$119,500	\$139,400	\$159,300	\$179,200	\$192,100	\$211,300	\$230,500	\$249,800	\$269,000
7.50%	\$97,100	\$116,600	\$136,000	\$155,400	\$174,800	\$187,400	\$206,200	\$224,900	\$243,700	\$262,400

1. Based on **2010** medium income established by HUD for various family sizes. Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing cost. Most income limits are proportionately based on very low-income limits. Thus, the four-person income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: **30 years**

3. Housing Expense of: 28.00%



COUNTY:	HAWAII	FAMILY SIZE:	3 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$31,100	\$37,320	\$43,540	\$49,800	\$55,980	\$60,030	\$66,030	\$72,040	\$78,040	\$84,040
4.45%	\$151,600	\$182,000	\$212,300	\$242,800	\$273,000	\$292,700	\$322,000	\$351,300	\$380,500	\$409,800
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$160,000	\$192,000	\$224,000	\$256,200	\$288,000	\$308,800	\$339,700	\$370,600	\$401,500	\$432,400
4.25%	\$155,300	\$186,300	\$217,400	\$248,600	\$279,500	\$299,700	\$329,700	\$359,700	\$389,600	\$419,600
4.50%	\$150,800	\$180,900	\$211,100	\$241,400	\$271,400	\$291,000	\$320,100	\$349,200	\$378,300	\$407,400
4.75%	\$146,400	\$175,700	\$205,000	\$234,500	\$263,600	\$282,600	\$310,900	\$339,200	\$367,400	\$395,700
5.00%	\$142,300	\$170,800	\$199,200	\$227,900	\$256,100	\$274,700	\$302,100	\$329,600	\$357,100	\$384,500
5.25%	\$138,300	\$166,000	\$193,700	\$221,500	\$249,000	\$267,000	\$293,700	\$320,400	\$347,100	\$373,800
5.50%	\$134,500	\$161,400	\$188,300	\$215,400	\$242,200	\$259,700	\$285,600	\$311,600	\$337,600	\$363,500
5.75%	\$130,900	\$157,100	\$183,300	\$209,600	\$235,600	\$252,700	\$277,900	\$303,200	\$328,500	\$353,700
6.00%	\$127,400	\$152,900	\$178,400	\$204,000	\$229,300	\$245,900	\$270,500	\$295,100	\$319,700	\$344,300
6.25%	\$124,100	\$148,900	\$173,700	\$198,700	\$223,300	\$239,500	\$263,400	\$287,400	\$311,300	\$335,200
6.50%	\$120,900	\$145,000	\$169,200	\$193,500	\$217,500	\$233,300	\$256,600	\$279,900	\$303,300	\$326,600
6.75%	\$117,800	\$141,300	\$164,900	\$188,600	\$212,000	\$227,300	\$250,000	\$272,800	\$295,500	\$318,200
7.00%	\$114,800	\$137,800	\$160,700	\$183,800	\$206,700	\$221,600	\$243,800	\$266,000	\$288,100	\$310,300
7.25%	\$112,000	\$134,400	\$156,800	\$179,300	\$201,600	\$216,100	\$237,700	\$259,400	\$281,000	\$302,600
7.50%	\$109,200	\$131,100	\$152,900	\$174,900	\$196,600	\$210,900	\$231,900	\$253,100	\$274,100	\$295,200

1. Based on **2010** medium income established by HUD for various family sizes. Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing cost. Most income limits are proportionately based on very low-income limits. Thus, the four-person income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: **30 years**

3. Housing Expense of: 28.00%



COUNTY:	HAWAII	FAMILY SIZE:	4 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$34,550	\$41,460	\$48,370	\$55,300	\$62,190	\$66,700	\$73,370	\$80,040	\$86,710	\$93,380
4.45%	\$168,500	\$202,200	\$235,900	\$269,600	\$303,200	\$325,200	\$357,800	\$390,300	\$422,800	\$455,300
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$177,700	\$213,300	\$248,800	\$284,500	\$319,900	\$343,100	\$377,500	\$411,800	\$446,100	\$480,400
4.25%	\$172,500	\$207,000	\$241,500	\$276,100	\$310,500	\$333,000	\$366,300	\$399,600	\$432,900	\$466,200
4.50%	\$167,500	\$201,000	\$234,500	\$268,100	\$301,500	\$323,300	\$355,700	\$388,000	\$420,300	\$452,700
4.75%	\$162,700	\$195,200	\$227,700	\$260,400	\$292,800	\$314,100	\$345,500	\$376,900	\$408,300	\$439,700
5.00%	\$158,100	\$189,700	\$221,300	\$253,000	\$284,500	\$305,200	\$335,700	\$366,200	\$396,700	\$427,200
5.25%	\$153,700	\$184,400	\$215,100	\$246,000	\$276,600	\$296,700	\$326,300	\$356,000	\$385,700	\$415,300
5.50%	\$149,500	\$179,300	\$209,200	\$239,200	\$269,000	\$288,500	\$317,400	\$346,200	\$375,100	\$403,900
5.75%	\$145,400	\$174,500	\$203,600	\$232,700	\$261,700	\$280,700	\$308,800	\$336,900	\$364,900	\$393,000
6.00%	\$141,500	\$169,800	\$198,200	\$226,500	\$254,800	\$273,200	\$300,600	\$327,900	\$355,200	\$382,500
6.25%	\$137,800	\$165,400	\$193,000	\$220,600	\$248,100	\$266,100	\$292,700	\$319,300	\$345,900	\$372,500
6.50%	\$134,300	\$161,100	\$188,000	\$214,900	\$241,700	\$259,200	\$285,100	\$311,000	\$336,900	\$362,900
6.75%	\$130,800	\$157,000	\$183,200	\$209,400	\$235,500	\$252,600	\$277,800	\$303,100	\$328,400	\$353,600
7.00%	\$127,600	\$153,100	\$178,600	\$204,200	\$229,600	\$246,200	\$270,900	\$295,500	\$320,100	\$344,700
7.25%	\$124,400	\$149,300	\$174,200	\$199,100	\$223,900	\$240,100	\$264,200	\$288,200	\$312,200	\$336,200
7.50%	\$121,400	\$145,600	\$169,900	\$194,300	\$218,500	\$234,300	\$257,700	\$281,200	\$304,600	\$328,000

1. Based on **2010** medium income established by HUD for various family sizes. Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing cost. Most income limits are proportionately based on very low-income limits. Thus, the four-person income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: **30 years**

3. Housing Expense of: 28.00%



COUNTY:	HAWAII	FAMILY SIZE:	5 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$37,350	\$44,820	\$52,290	\$59,750	\$67,230	\$72,040	\$79,240	\$86,440	\$93,650	\$100,850
4.45%	\$182,100	\$218,500	\$255,000	\$291,300	\$327,800	\$351,300	\$386,400	\$421,500	\$456,600	\$491,700
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$192,200	\$230,600	\$269,000	\$307,400	\$345,900	\$370,600	\$407,700	\$444,700	\$481,800	\$518,800
4.25%	\$186,500	\$223,800	\$261,100	\$298,300	\$335,700	\$359,700	\$395,600	\$431,600	\$467,600	\$503,500
4.50%	\$181,100	\$217,300	\$253,500	\$289,600	\$325,900	\$349,200	\$384,100	\$419,000	\$454,000	\$488,900
4.75%	\$175,900	\$211,000	\$246,200	\$281,300	\$316,500	\$339,200	\$373,100	\$407,000	\$440,900	\$474,800
5.00%	\$170,900	\$205,100	\$239,200	\$273,400	\$307,600	\$329,600	\$362,500	\$395,500	\$428,500	\$461,400
5.25%	\$166,100	\$199,400	\$232,600	\$265,800	\$299,000	\$320,400	\$352,500	\$384,500	\$416,500	\$448,600
5.50%	\$161,600	\$193,900	\$226,200	\$258,500	\$290,800	\$311,600	\$342,800	\$373,900	\$405,100	\$436,300
5.75%	\$157,200	\$188,600	\$220,100	\$251,500	\$283,000	\$303,200	\$333,500	\$363,800	\$394,200	\$424,500
6.00%	\$153,000	\$183,600	\$214,200	\$244,800	\$275,400	\$295,100	\$324,600	\$354,100	\$383,600	\$413,100
6.25%	\$149,000	\$178,800	\$208,600	\$238,300	\$268,200	\$287,400	\$316,100	\$344,800	\$373,600	\$402,300
6.50%	\$145,100	\$174,200	\$203,200	\$232,200	\$261,200	\$279,900	\$307,900	\$335,900	\$363,900	\$391,900
6.75%	\$141,400	\$169,700	\$198,000	\$226,300	\$254,600	\$272,800	\$300,100	\$327,300	\$354,600	\$381,900
7.00%	\$137,900	\$165,500	\$193,000	\$220,600	\$248,200	\$266,000	\$292,500	\$319,100	\$345,700	\$372,300
7.25%	\$134,500	\$161,400	\$188,300	\$215,100	\$242,100	\$259,400	\$285,300	\$311,200	\$337,200	\$363,100
7.50%	\$131,200	\$157,400	\$183,700	\$209,900	\$236,200	\$253,100	\$278,300	\$303,600	\$329,000	\$354,300

1. Based on **2010** medium income established by HUD for various family sizes. Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing cost. Most income limits are proportionately based on very low-income limits. Thus, the four-person income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: **30 years**

3. Housing Expense of: 28.00%



COUNTY:	HAWAII	FAMILY SIZE:	6 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$40,100	\$48,120	\$56,140	\$64,150	\$72,180	\$77,370	\$85,110	\$92,850	\$100,580	\$108,320
4.45%	\$195,500	\$234,600	\$273,700	\$312,800	\$352,000	\$377,300	\$415,000	\$452,700	\$490,400	\$528,200
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$206,300	\$247,600	\$288,800	\$330,000	\$371,300	\$398,000	\$437,900	\$477,700	\$517,500	\$557,300
4.25%	\$200,200	\$240,300	\$280,300	\$320,300	\$360,400	\$386,300	\$424,900	\$463,600	\$502,200	\$540,800
4.50%	\$194,400	\$233,300	\$272,100	\$311,000	\$349,900	\$375,000	\$412,600	\$450,100	\$487,600	\$525,100
4.75%	\$188,800	\$226,600	\$264,300	\$302,000	\$339,900	\$364,300	\$400,700	\$437,200	\$473,600	\$510,000
5.00%	\$183,500	\$220,200	\$256,900	\$293,500	\$330,200	\$354,000	\$389,400	\$424,800	\$460,200	\$495,600
5.25%	\$178,400	\$214,000	\$249,700	\$285,300	\$321,000	\$344,100	\$378,600	\$413,000	\$447,400	\$481,800
5.50%	\$173,500	\$208,200	\$242,900	\$277,500	\$312,200	\$334,700	\$368,200	\$401,700	\$435,100	\$468,600
5.75%	\$168,800	\$202,500	\$236,300	\$270,000	\$303,800	\$325,600	\$358,200	\$390,800	\$423,300	\$455,900
6.00%	\$164,300	\$197,100	\$230,000	\$262,800	\$295,700	\$317,000	\$348,700	\$380,400	\$412,000	\$443,700
6.25%	\$160,000	\$192,000	\$223,900	\$255,900	\$287,900	\$308,600	\$339,500	\$370,400	\$401,200	\$432,100
6.50%	\$155,800	\$187,000	\$218,200	\$249,300	\$280,500	\$300,700	\$330,700	\$360,800	\$390,800	\$420,900
6.75%	\$151,900	\$182,200	\$212,600	\$242,900	\$273,300	\$293,000	\$322,300	\$351,600	\$380,900	\$410,200
7.00%	\$148,000	\$177,600	\$207,300	\$236,800	\$266,500	\$285,600	\$314,200	\$342,800	\$371,300	\$399,900
7.25%	\$144,400	\$173,300	\$202,100	\$231,000	\$259,900	\$278,600	\$306,400	\$334,300	\$362,100	\$390,000
7.50%	\$140,900	\$169,000	\$197,200	\$225,300	\$253,500	\$271,800	\$299,000	\$326,200	\$353,300	\$380,500

1. Based on **2010** medium income established by HUD for various family sizes. Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing cost. Most income limits are proportionately based on very low-income limits. Thus, the four-person income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: **30 years**

3. Housing Expense of: 28.00%



COUNTY:	HAWAII	FAMILY SIZE:	7 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$42,850	\$51,420	\$59,990	\$68,600	\$77,130	\$82,710	\$90,980	\$99,250	\$107,520	\$115,790
4.45%	\$208,900	\$250,700	\$292,500	\$334,500	\$376,100	\$403,300	\$443,600	\$483,900	\$524,300	\$564,600
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$220,400	\$264,500	\$308,600	\$352,900	\$396,800	\$425,500	\$468,100	\$510,600	\$553,200	\$595,700
4.25%	\$213,900	\$256,700	\$299,500	\$342,500	\$385,100	\$413,000	\$454,200	\$495,500	\$536,800	\$578,100
4.50%	\$207,700	\$249,300	\$290,800	\$332,500	\$373,900	\$400,900	\$441,000	\$481,100	\$521,200	\$561,300
4.75%	\$201,800	\$242,100	\$282,500	\$323,000	\$363,200	\$389,400	\$428,400	\$467,300	\$506,300	\$545,200
5.00%	\$196,100	\$235,300	\$274,500	\$313,900	\$352,900	\$378,400	\$416,300	\$454,100	\$491,900	\$529,800
5.25%	\$190,600	\$228,700	\$266,800	\$305,100	\$343,100	\$367,900	\$404,700	\$441,500	\$478,200	\$515,000
5.50%	\$185,400	\$222,400	\$259,500	\$296,700	\$333,600	\$357,800	\$393,600	\$429,300	\$465,100	\$500,900
5.75%	\$180,300	\$216,400	\$252,500	\$288,700	\$324,600	\$348,100	\$382,900	\$417,700	\$452,500	\$487,300
6.00%	\$175,500	\$210,600	\$245,800	\$281,000	\$316,000	\$338,800	\$372,700	\$406,600	\$440,500	\$474,300
6.25%	\$170,900	\$205,100	\$239,300	\$273,700	\$307,700	\$329,900	\$362,900	\$395,900	\$428,900	\$461,900
6.50%	\$166,500	\$199,800	\$233,100	\$266,600	\$299,700	\$321,400	\$353,500	\$385,700	\$417,800	\$449,900
6.75%	\$162,300	\$194,700	\$227,200	\$259,800	\$292,100	\$313,200	\$344,500	\$375,800	\$407,200	\$438,500
7.00%	\$158,200	\$189,800	\$221,500	\$253,300	\$284,700	\$305,300	\$335,900	\$366,400	\$396,900	\$427,500
7.25%	\$154,300	\$185,100	\$216,000	\$247,000	\$277,700	\$297,800	\$327,600	\$357,300	\$387,100	\$416,900
7.50%	\$150,500	\$180,600	\$210,700	\$241,000	\$270,900	\$290,500	\$319,600	\$348,600	\$377,700	\$406,700

1. Based on **2010** medium income established by HUD for various family sizes. Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing cost. Most income limits are proportionately based on very low-income limits. Thus, the four-person income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: **30 years**

3. Housing Expense of: 28.00%



COUNTY:	HAWAII	FAMILY SIZE:	8 PERSON							
% of Median:	<u>50%</u>	<u>60%</u>	<u>70%</u>	<u>80%</u>	<u>90%</u>	<u>100%</u>	<u>110%</u>	<u>120%</u>	<u>130%</u>	<u>140%</u>
\$ Income:	\$45,650	\$54,780	\$63,910	\$73,000	\$82,170	\$88,040	\$96,850	\$105,650	\$114,460	\$123,260
4.45%	\$222,600	\$267,100	\$311,600	\$355,900	\$400,700	\$429,300	\$472,200	\$515,200	\$558,100	\$601,000
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$234,900	\$281,800	\$328,800	\$375,600	\$422,700	\$452,900	\$498,300	\$543,500	\$588,900	\$634,100
4.25%	\$227,900	\$273,500	\$319,100	\$364,500	\$410,300	\$439,600	\$483,500	\$527,500	\$571,500	\$615,400
4.50%	\$221,300	\$265,500	\$309,800	\$353,900	\$398,300	\$426,800	\$469,500	\$512,100	\$554,800	\$597,500
4.75%	\$214,900	\$257,900	\$300,900	\$343,700	\$386,900	\$414,500	\$456,000	\$497,400	\$538,900	\$580,400
5.00%	\$208,900	\$250,600	\$292,400	\$334,000	\$376,000	\$402,800	\$443,100	\$483,400	\$523,700	\$564,000
5.25%	\$203,000	\$243,700	\$284,300	\$324,700	\$365,500	\$391,600	\$430,800	\$469,900	\$509,100	\$548,200
5.50%	\$197,500	\$237,000	\$276,500	\$315,800	\$355,500	\$380,800	\$419,000	\$457,000	\$495,100	\$533,200
5.75%	\$192,100	\$230,600	\$269,000	\$307,200	\$345,800	\$370,500	\$407,600	\$444,700	\$481,700	\$518,800
6.00%	\$187,000	\$224,400	\$261,800	\$299,100	\$336,600	\$360,700	\$396,800	\$432,800	\$468,900	\$505,000
6.25%	\$182,100	\$218,500	\$254,900	\$291,200	\$327,800	\$351,200	\$386,300	\$421,400	\$456,600	\$491,700
6.50%	\$177,400	\$212,900	\$248,300	\$283,700	\$319,300	\$342,100	\$376,300	\$410,500	\$444,800	\$479,000
6.75%	\$172,900	\$207,400	\$242,000	\$276,400	\$311,200	\$333,400	\$366,800	\$400,100	\$433,400	\$466,800
7.00%	\$168,500	\$202,200	\$235,900	\$269,500	\$303,400	\$325,000	\$357,500	\$390,000	\$422,600	\$455,000
7.25%	\$164,400	\$197,200	\$230,100	\$262,800	\$295,800	\$317,000	\$348,700	\$380,400	\$412,100	\$443,800
7.50%	\$160,400	\$192,400	\$224,500	\$256,400	\$288,600	\$309,300	\$340,200	\$371,100	\$402,100	\$433,000

1. Based on **2010** medium income established by HUD for various family sizes. Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing cost. Most income limits are proportionately based on very low-income limits. Thus, the four-person income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: **30 years**

3. Housing Expense of: 28.00%